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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **10/645,521** Confirmation No. : 8780
Filed : August 22, 2003
Applicant : Ganesan, et al.
Title : Electronic Bill Presentment Via a Wide Area
Communications Network

TC/AU : 3694
Examiner : Mary Da Zhi Wang Cheung

Docket No. : 23952-0018
Customer No. : 72386

AMENDMENT UNDER 37 C.F.R. § 1.312

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to the issuance of the above-identified application, please amend the application as follows.


Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

The **Conclusion** begins on page 10 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **July 22, 2009**.


Eva N. Mukasa